

ABSTRACT

A system and method for conducting credit card or debit card transactions in a wired or wireless network. A merchant utilizing one of a number of terminals would input information through one of a particular number of gateways to a central credit card processing center. The credit card processing center would review each transaction and process the transaction and then send a conformation or disapproval of the transaction to the appropriate merchant, as well as transmitting the transaction to one of a plurality of credit card or debit card processors. In this manner, a terminal provider would not be forced to certify the terminal with each of the credit card processors, but would only have to certify to the system itself. Additionally, the system includes a website allowing each merchant to review and alter any one of a number of transactions.